This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A method of paying calls and/or services in a telecommunications network comprising an intelligent network, wherein said intelligent network is provided with user accounts for individual users of the telecommunications network, said user accounts enabling prepaid calls and/or an access to various services for said users, comprising the steps of:

opening a prepaid account, that is associated with an individual user account, with an intelligent network loading service;

loading the prepaid account with an amount purchased from a prepaid service provider;

entering the amount of the prepaid balance into a record in said loading service; accessing said intelligent network loading service through a user interface operationally connected to the intelligent network;

transferring a requested amount from said prepaid account to said individual user account by means of the user interface and the intelligent network loading service, wherein the loading comprises steps of

decreasing the balance of said prepaid account by the requested amount and

loading a corresponding amount of balance into the associated individual user account.

2. (Previously Presented) The method according to claim 1, wherein the loading of said individual user account includes:

entering an individual number string indicated by a prepaid voucher or similar to the intelligent network loading service through said user interface, said loading service comprising a specific database including said record defining the amount of the prepaid balance, and

loading a desired amount of balance from the record of the database to the individual user account, wherein the correct record of the database is indicated by means of the number string.

3. (Previously Presented) The method according to claim 1, wherein the individual user accounts are pulse accounts which define the balance by terms of pulses,

an amount of pulses corresponding to the requested amount being subtracted from a data base associated with the prepaid voucher or similar, and

a corresponding amount of pulses is loaded to the pulse account of the user.

- 4. (Previously Presented) The method according to claim 1, wherein the loading request is accomplished by means of a mobile station.
- 5. (Previously Presented) The method according to claim 1, wherein the specific user is prompted to transfer an additional amount from the prepaid account to the individual user account by an announcement through the user interface.
- 6. (Previously Presented) The method according to claim 1, further comprising the steps of:

identifying an incoming call in the intelligent network service by means of the Anumber information of the user,

giving a security code of the individual user to the loading service,

giving the amount to be loaded to the user interface and transmitting an indication about said amount to the loading service,

announcing, from the loading service of the intelligent network to the user interface, the new balance in the individual user account and that the transactions have been accomplished.

- 7. (Previously Presented) The method according to clalm 5, wherein announcements to the user via the user interface are given as a text message or as a voice message.
- 8. (Previously Presented) The method according to claim 1, further includes:

setting a time limitation for the validity of the prepaid balance in the prepaid voucher or similar, and

deleting expired prepaid vouchers or similar from the dedicated record of the database.

- 9. (Previously Presented) An arrangement for paying calls and/or services, comprising
 - a telecommunications network,
- an intelligent network provided in connection with the telecommunications network, wherein said intelligent network is provided with user accounts for individual users of the telecommunications network enabling prepaid calls for said users,
- a user interface for accessing the intelligent network service through the telecommunications network,
- a record in the intelligent network indicating an amount of prepaid balance which an individual user has paid beforehand by buying a voucher or similar, wherein said record in the intelligent network is dedicated to said voucher or similar,

loading service means implemented in the intelligent network for accomplishing a loading of a user account of said individual user with an amount deducted from said record and enabling further communication through the telecommunications network, wherein the arrangement is such that said loading can be requested by the user interface of said individual user.

10. (Previously Presented) The arrangement according to claim 9, wherein said record is implemented into a database of the loading service means, wherein the

arrangement is such that a desired amount of balance can be transferred from the database to the user account as a response to a request given by the user to the user interface.

- 11. (Previously Presented) The arrangement according to claim 9, wherein the user accounts are pulse accounts.
- 12. (Previously Presented) The arrangement according claim 9, wherein the user interface of the individual user is a mobile station.
- 13. (Previously Presented) An intelligent network accessible by means of telecommunication user interfaces connected to at least one telecommunications network, comprising

user accounts for individual users of said at least one telecommunications network, wherein each of said accounts enables prepaid calls for individual users, one account being dedicated to one individual user.

a record indicating an amount of prepaid balance which the individual user has paid beforehand by buying a voucher or similar, wherein said record is dedicated to said voucher or similar, and

loading service means for loading the individual user account with an amount deducted from said record and enabling further communication through the telecommunications network, wherein the arrangement is such that said loading is requested by a user interface of said individual user.

- (Previously Presented) A communications system, comprising:
- a communications network providing communications services, including a computer for storing in a database thereof records assigned to the users of the communications network, said database records comprising
 - a subscription number record.

- a prepaid calling card number record including user accounts containing a prepaid monetary value for real time payments of calls and/or services,
- a voucher record, said voucher record being arranged for adding a given amount into said user accounts or into such converting accounts of the user which are intended for purposes other than calling, other purposes than for calling,
- a plurality of communications terminals having access to the communications network.
- a desired communications service being accessible through at least one of the terminals, wherein the computer processes calls on the communications network to detect when a communication terminal accessed to the communications network requests a communications service which requires use of the prepaid monetary value in the user account, the computer authorizing the requested communications service if the prepaid monetary value in said user account is sufficient to cover the payment of the requested communications service.
- 15. (Previously Presented) The communications system according to claim 14, wherein the database containing the user records is created by the computer, the computer processes calls on the communications network to detect when the communications terminal accessed to the communications network requests an addition of the prepaid monetary value to the user account in the database or to an account otherwise specified by the user, and in response therein prompts the caller to enter the amount of money to be transferred from said user records to said user account or said other account.
- 16. (Previously Presented) The communications system according to claim 15, wherein the terminal through which the database is accessed is one of a public telephone, a mobile telephone and a data communications device.

- 17. (Previously Presented) The communications system according to claim 16, wherein the calling card number is the access number to the intelligent network.
- 18. (Previously Presented) The communications system according to claim 16, wherein the access number is associated with the database records of the service the user desires to access.
- 19. (Previously Presented) A method in a communications network for accessing communications services comprising the steps of:

creating database records with account numbers specifying such a user having at least one of the records containing a monetary value, said records being divided into a subscription number record

a prepaid calling card number record for the calling needs, and into a voucher number record, said voucher number record being for

adding of a given amount to the user accounts for calling or to converting accounts of non-calling accounts,

providing the user with an access number to the account which associates with a prepaid monetary value through at least one intelligent node of the communications network,

calling to a network service number for requesting the services implemented by the network service,

selecting an access of the user between the desired database records, and

in response to the request connecting the user either to the calling services of the network or payment services of the network and changing the monetary value of either the calling user accounts or the converting user accounts by an amount desired by the authorized user.

20. (Previously Presented) The method according to claim 19, further comprising the step of determining the prepaid account number associated with the request and authenticating the prepaid account number.